



HRL news

Hazlett Rural Limited

Name change to reflect client base – nothing else has changed



The growing HIB team (from left): Rebecca Stoop, Willie Hayde, Sean Lysaght, Sarah Corbett, Sarah Foden and Debbie Hansen.

The insurance broking arm of HRL is now named Hazlett Insurance Brokers, or HIB.

This is aimed at clarifying for everyone the nature of the business.

HIB manager Sean Lysaght says there has been a misconception that the previous name, HRL Insurance, conveyed the fact that the business operated as an underwriter.

“We are purely a broker and do not settle claims as underwriters do. However we are very proactive in assisting our clients to reach satisfactory outcomes to their claims.”

He says the name change also reflects the fact that a good deal of the unit’s business is coming from the non-rural sector – urban, commercial and residential, albeit much of this from

HRL’s existing rural relationships.

“We want to counter the impression that we do rural insurance and nothing else,” says Sean.

“It’s important to emphasise to our rural clients, though, that nothing has changed for them.

“We remain proud of our rural insurance knowledge and experience and will continue to seek to expand our business among farming people.

“At heart we are, after all, Hazlett Rural people and we will continue wearing the same shirts and ties – and to work hard at maintaining and building our ties with the Canterbury farming community.”

New team members

The HIB team welcomes two new members. Willie Hayde has joined as a trainee broker, while Sarah Corbett is now working part-time as office administrator.

Hazlett
Insurance Brokers



The Blokes’ Diary...

- March 27** Coalgate

- March 28** Culverden Calf Sale

- April 2** Coalgate

- April 3** Cheviot Northern Calf Sale

- April 4** Cheviot Southern Calf Sale

- April 7** Castle Ridge Station Calf Sale

- April 10** Coalgate

- April 11** Culverden Calf Sale

- April 16** Coalgate

- April 17** Culverden Calf Sale

- April 23** Coalgate

- April 24** Culverden Calf Sale

- April 30** Coalgate

- May 8** Coalgate & High Country Calf Sale

- May 11** Mother’s Day

- May 15** Coalgate

- May 22** Coalgate

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FROM THE GM

As this issue was going to press, Christchurch and Banks Peninsula were facing the clean-up after the big deluge.

Yet again our thoughts go out to our farming people whose operations have been disrupted by a natural event. It had been a strange season anyway. The weather had become dry enough to be concerning some while a lack of sunshine and grain-ripening heat was worrying others. Typical Canterbury! The rain should set the scene for a good autumn on the stock side, but we just hope that our arable mates get enough compensating sunshine right now to ripen off the last of those crops.

We seem to be into another minor wave of conversions to dairying or dairy support. This is due in part, I suppose, to what the sheep industry has been going through these past few years, and you can only offer support and encouragement to anyone taking that huge gearing step in an effort to keep their enterprises viable.

There are still very solid grounds for confidence that wool and lamb will make a comeback, though. Down here at the bottom of the world, it's easy to overlook the fact that the northern hemisphere economies were seriously rattled by the GFC, to an extent that didn't really happen to us. And while our so-called 'rock-star' economy is kicking along nicely, our friends in the UK and Europe are still getting back on their feet. And when they do, we will see a return to market stability. There is demand for our product up there, but the trade is very wary of overpricing it. I believe we can be confident that as those economies fully recover, so will the premiums for our lamb and other products. It just won't happen next month, that's all.

However the expansion of the dairy industry has a significant silver lining for our pastoral clients. HRL blokes are active in helping many of them to sell feed to, or graze stock for, the dairy sector. The range of farming options has increased significantly, and dairy-related business is more and more a part of our clients' businesses, and hence our business. Our role is simply to find the most profitable options for our clients — and these can be in the dairy sector or among the various traditional pastoral options.

What David is saying in his column is also relevant to this, as increasing environmental restraints could well take the dairy option off the table for some properties in sensitive areas. It may not be possible, for example, to significantly increase fertiliser applications over and above historical levels on the farm.

But farming people are resilient and some will find other novel income streams from activities on their farms, whether it be tourism-related or perhaps some niche craft they can apply to the products they are growing.

I think what I'm trying to say here is that most of us would hate to be working in town, and farming people will tend to adjust their operations so that not only they can continue farming, but also continue to enjoy it.

In that regard, I enjoyed reading recently about clients Richard and Mez Power in Hawarden who are relinquishing most of their shares in the Hurunui irrigation scheme, because their farm is not suited to dairying which would be needed to

make the scheme viable for them, and invested with a neighbour in another sheep farm in the North Island instead. That's the kind of thing I'm talking about — sticking to what you like doing best.

This month, we welcome Sharon Hunt whom many clients will already know, and who brings some very valuable finance and rural experience with PGG Wrightson and Heartland to the office. She replaces Jacinda Stevens who has shifted back to Ashburton after several years with HRL, and who goes with our very best wishes for her upcoming maternity event. We also welcome Sarah and Willie to the

HIB team — it's great to have more young minds on board to keep us older ones on our toes.



Ed Marfell
General Manager

Text

A NOTE FROM DH

I see the Canterbury regional land and water plan is set to come into play in the next couple of months. That will make farm environment plans compulsory and will change the rules under which we farm forever.

Do we really understand the implications?

These developments over the next months and years will complete the transformation of today's farm from a lifestyle to a business.

City-based businesses are well used to complying with all kinds of rules and regulations that impact seriously on their operations. Farming people will no doubt argue that they're well used to regulations, too. But not to this new level.

It's essential to view this as a positive development, however. The world is becoming a more transparent community. Food safety and quality are hot topics now in all but the poorest of countries, and the world needs assurance that food produced in New Zealand is not only safe to eat, but that it is produced with maximum respect of the environment in which it is grown. That is non-negotiable.

Most farming people understand that of course (and are generally farming in an environment-respecting manner), but what occupies my mind is whether we truly understand how our farming operations are going to continue thriving under requirements to, perhaps, use less water and/or less fertiliser. And carry a raft of new compliance work and costs as well.

How do we produce the same amount of dry matter in that new environment? And if we can't grow the same amount of dry matter, how do we sustain our incomes?

They tell us interest rates are set to rise, and that will put additional load on the system.

Do we really understand what's ahead of us?

David Hazlett
Rural Bloke



The country's oldest farmer?



Walter Bell turned 98 on the first of this month. It can't be an understatement to assert he is one of the country's oldest farmers. If not the oldest.

"I seem to have hung in here."

With his eyes starting to pack up, Walter says he's been past working outside for the last three years or so — but he still goes to sales as often as he can, although he can't drive himself anymore. "The wear's setting in."

He was born in Gore in 1916 and came to Canterbury with his parents when he was six. They had farmed in the Clydevale area. His father, R.J. (Bob) Bell came from Northern Ireland, bound for Canterbury but Walter says someone on the ship talked him into Southland.

But "...I think it was fairly wet country where they were and they didn't like it much."

They bought a "pretty hungry" 320-hectare farm at Sandy Knolls where they ran Corriedales and Halfbreds.

"They picked the hardest place they could have. They took advice but they didn't know it would be as hard as it was."

"They struggled away and by doing a bit of trading managed to keep the farm," — achievement enough, Walter reckons, as many who tried the same thing in those days "... went belly-up in a couple of years."

Walter left school at 13½ to work at home, and was joined by his next brother Ray shortly later. His job mostly involved driving a team, cultivating for pasture, turnips, green feed — and of course oats.

"Tractors were pretty scarce."

He stayed there until he bought his own 360-hectare farm in 1945, at the age of 29. And that's where he's been farming ever since.

His parents sold the home farm around about then and moved to another at Aylesbury; this was subsequently farmed by another of Walter's brothers, Albert, who was 11 years younger, until he passed away only very recently.

Walter's place had been a cropping unit but it had been well worked out, and anyway sheep farming was what he wanted to do so he confined his cropping activity mostly to green feed, and concentrated on the buying and selling of sheep that was to prove so successful over the past near-enough 70 years.

He recalls having enough wherewithal to set himself up pretty well from day one, with a tractor and implements, and a flock of ewes. He was well placed, too, to capitalise on the 1951 wool boom which "... put me in a strong position."

By 1960 there was a new house and a new woolshed on the farm: "We tried to be as progressive as possible."

The breeding ewes were dispensed with in 1980: "None of my sons wanted them, it wasn't paying and I wasn't doing it well enough. I started fattening more lambs."

The bit about not doing it well enough probably says more about the wider economics of flock breeding than it does about Walter's ability as a breeder, for his Corriedales were always held in very high regard.

"I've always traded stock and I've always enjoyed it. I still do a wee bit." He doesn't mind which breeds he buys — he says he judges a lamb purely by how much he thinks he can make out of it. He still likes Corriedales but can't buy as many nowadays and notes he's buying more Southland lambs.

"I do more fattening in winter than in summer because we can grow more feed in the winter and those Southland lambs do well here."

He downsized by 135 hectares in the late 1990s, selling the land to his daughter Jennifer and her husband Kevin.

"That didn't work out too bad — as I've got older I don't need quite so much."

As he wryly observed, it was the opposite of what a lot of successful farmers do: expand as they grow older.

"I could have been caught up in that, too. I had a good opportunity to buy more land but didn't think it would be the right thing to do."

A little later, the idea of putting in irrigation received the same verdict.

"I've sort of coasted along a bit ...making enough to live on, that's all I want."

Walter currently has grandson Simon working for him, and with so many family members around Canterbury, he doesn't want for a helping hand or a driver when he needs one.

His connection with HRL grew from his early close relationship with Dalgety's. Fred Fowler used to be a Dalgety's agent and it was he who organised the picture on the wall behind Walter in our photograph — he was presented with it on his 90th birthday.

After Dalgety's was swallowed up by Wrightson, Walter came to having occasional dealings with a young David Hazlett, for whom he developed a sneaking admiration: "A livewire, David is. Too quick for most people. He's left them all sitting there having a sleep — winning business off them hand over fist."

Plainly, there's a heck of a lot more to an 85-year farming career than this limited space can convey. For more insights, Robin Leech did a great essay on Walter in the book he put together with Bruce Johnston: *The Addington Sale Yards and those made it work*, a highly recommended read.

Sandy Boyd *Livestock Admin*

Sandy hails from Kaiapoi and nowadays shares a 10-acre block with her partner Charlie at West Eyreton, near Oxford, along with the usual complement of cattle, sheep, chooks, dog and cats.

The major feature of Sandy's working background is the nearly 12 years she spent with the US Antarctic Program.

"I was mostly in the travel office but did a bit of IT as well."

Sandy and Charlie had just shifted back from a brief spell in Central Otago and she took a short-term seasonal job at the base. She impressed the employer and, when two others above her left, she was offered a full-time role.

This took her down to the ice several times for 'redeployment briefings' — discussing with summer staff their travel arrangements when they left McMurdo to go home. It seems a long way to go to discuss travel bookings, you might think, but when you consider there were a couple of hundred travellers to deal with, meeting them face-to-face was the best way of getting the job done.

Sandy joined the HRL office staff in



September 2012 and is doing livestock administration — which includes the NAIT paperwork. Despite the trials of the latter, which she describes as "a bit like a brother-sister relationship", Sandy enjoys her work and the company in the office.

As a youngster she did a little dancing on roller skates, with some success, but she assures us we'll not be seeing her skating around the office anytime soon...

HAT PIC



In early January, Jed Amos went on his first wallaby hunt with his Uncle Murray in the hills behind Fairlie. The family has asked that the \$250 be donated to the Allenton cubs in Ashburton.



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